

Listing of Claims

1-60. (Cancelled)

61. (Previously Presented) A method, comprising:
- receiving billing information associated with a bill;
 - calculating, by a network computing device, a payment date for the bill that pre-dates a due date for the bill that is included in the received billing information, the calculation based at least in part on a lead time associated with a remittance method for paying the bill on or before the due date, wherein the calculated payment date reflects when the payment must be made to ensure the avoidance of a late charge;
 - transmitting, by the network computing device, a presentation including a payment indicator and a pre-populated payment request, wherein the pre-populated payment request includes the calculated payment date as a pre-populated payment date;
 - receiving a selection of the payment indicator; and
 - responsive to receiving the selection of the payment indicator, directing payment of the bill on behalf of a payor.
62. (Previously Presented) The method of claim 61, further comprising:
- receiving an indication of a biller associated with the bill, wherein transmitting a presentation is responsive to receiving the indication of the biller.
63. (Previously Presented) The method of claim 62, wherein receiving the indication of the biller includes receiving a selection of the biller from a list of billers.
64. (Previously Presented) The method of claim 63, wherein the list of billers is a list of names of electronic billers.

65. (Currently Amended) The method of claim 72, wherein the pre-populated payment request is in a check ~~format~~, format; and

wherein the check format includes at least one of the pre-populated payment date in a check date location, the pre-populated identification of a biller in a check payee location, or the pre-populated payment amount in a check amount location.

66-68. (Canceled)

69. (Previously Presented) The method of claim 61, wherein the presentation is a first presentation and the payment indicator is a first payment indicator, and further comprising:

transmitting a second presentation, wherein the second presentation includes at least a portion of the billing information and an associated second payment indicator; and

receiving a selection of the second payment indicator, wherein the first presentation is transmitted responsive to receiving the selection of the second payment indicator.

70. (Canceled)

71. (Previously Presented) The method of claim 61, wherein the remittance method is one of a hardcopy check or an electronic funds transfer.

72. (Previously Presented) The method of claim 61, wherein the pre-populated payment request includes at least one of (i) a pre-populated identification of a biller associated with the bill, or (ii) a pre-populated payment amount associated with the bill.

73. (Previously Presented) The method of claim 61, wherein receiving a selection of the payment indicator includes receiving a modified payment date with the selection of the payment indicator; and

wherein directing payment of the bill on behalf of a payor includes directing the payment of the bill in accordance with the modified payment date.

74. (Currently Amended) The method of claim 61, wherein the pre-populated payment request includes a pre-populated payment amount, amount;

wherein receiving a selection of the payment indicator includes receiving a modified payment amount with the selection of the payment indicator; and

wherein directing payment of the bill on behalf of a payor includes directing the payment of the bill in accordance with the modified payment amount.

75. (Previously Presented) The method of claim 61, wherein receiving a selection of the payment indicator includes receiving an indication that the payment should be paid more than once and receiving an indication of payment frequency; and

wherein directing payment of the bill on behalf of a payor includes directing the payment of the bill in accordance with the indication that the payment should be paid more than once and the indication of payment frequency.

76. (Previously Presented) The method of claim 75, wherein the payment frequency is one of weekly, biweekly, monthly, quarterly, triannually, semiannually, or yearly.

77. (Currently Amended) A programmed computer system, comprising:

a storage device, wherein the storage device includes computer executable instructions;
a communications interface; and

a network computing device, in communication with the storage device and communication interface, wherein the network computing device is configured to execute the computer executable instructions to:

receive billing information associated with a bill,

calculate a payment date for the bill that pre-dates a due date for the bill that is included in the received billing information, the calculation based at least in part on a lead time associated with a remittance method for paying the bill on or before the due date, wherein the calculated payment date reflects when the payment must be made to ensure the avoidance of a late charge,

transmit the presentation, wherein the presentation includes a payment indicator and a pre-populated payment request, wherein the pre-populated payment request includes the calculated payment date as a pre-populated payment date,

receive, via the communications interface, a selection of the payment indicator, and responsive to receiving the selection of the payment indicator, direct payment of the bill on behalf of a payor.

78. (Currently Amended) The programmed computer system of claim 77, wherein the network computing device is configured to execute additional computer executable instructions to:

receive an indication of a biller associated with the bill, wherein the computer executable instructions to transmit a presentation are responsive to receiving the indication of the biller.

79. (Currently Amended) The programmed computer system of claim 78, wherein the computer executable instructions to receive an indication of the biller include receiving a selection of the biller from a list of billers.

80. (Currently Amended) The programmed computer system of claim 79, wherein the list of billers is a list of names of electronic billers.

81. (Currently Amended) The programmed computer system of claim 88, wherein the pre-populated payment request is in a check format, format; and

wherein the check format includes at least one of the pre-populated payment date in a check date location, a pre-populated identification of a biller in a check payee location, or a pre-populated payment amount in a check amount location.

82-84. (Canceled)

85. (Currently Amended) The programmed computer system of claim 77, wherein the presentation is a first presentation and the payment indicator is a first payment indicator, and wherein the network computing device is configured to execute additional computer executable instructions to:

transmit a second presentation, wherein the second presentation includes at least a portion of the billing information and an associated second payment indicator; and

receive a selection of the second payment indicator, wherein the first presentation is transmitted responsive to receiving the selection of the second payment indicator.

86. (Cancelled)

87. (Currently Amended) The programmed computer system of claim 77, wherein the remittance method is one of a hardcopy check or an electronic funds transfer.

88. (Currently Amended) The programmed computer system of claim 77, wherein the pre-populated payment request includes at least one of (i) a pre-populated identification of a biller associated with the bill, or (ii) a pre-populated payment amount associated with the bill.

89. (Currently Amended) The programmed computer system of claim 77, wherein the computer executable instructions to receive a selection of the payment indicator include receiving a modified payment date with the selection of the payment indicator; and

wherein the computer executable instructions to direct payment of the bill on behalf of a payor include directing the payment of the bill in accordance with the modified payment date.

90. (Currently Amended) The programmed computer system of claim 77, wherein the pre-populated payment request includes a pre-populated payment amount, amount;

wherein the computer executable instructions to receive a selection of the payment indicator include receiving a modified payment amount with the selection of the payment indicator; and

wherein the computer executable instructions to direct payment of the bill on behalf of a payor include directing the payment of the bill in accordance with the modified payment amount.

91. (Currently Amended) The programmed computer system of claim 77, wherein the computer executable instructions to receive a selection of the payment indicator include receiving an indication that the payment should be paid more than once and receiving an indication of payment frequency; and

wherein the computer executable instructions to direct payment of the bill on behalf of a payor include directing the payment of the bill in accordance with the indication that the payment should be paid more than once and the indication of payment frequency.

92. (Currently Amended) The programmed computer system of claim 91, wherein the payment frequency is one of weekly, biweekly, monthly, quarterly, triannually, semiannually, or yearly.

93. (Currently Amended) A programmed computer system, comprising:
means for receiving billing information associated with a bill;
means for calculating a payment date for the bill that pre-dates a due date for the bill that is included in the received billing information, the calculation based at least in part on a lead time associated with a remittance method for paying the bill on or before the due date, wherein the calculated payment date reflects when the payment must be made to ensure the avoidance of a late charge;

means for transmitting a presentation, wherein the presentation includes a payment indicator and a pre-populated payment request, wherein the pre-populated payment request includes the calculated payment date as a pre-populated payment date;

means for receiving a selection of the payment indicator; and
responsive to receiving the selection of the payment indicator, means for directing payment of the bill on behalf of a payor.

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AMENDMENT UNDER 37 CFR 1.312

94. (Previously Presented) The method of Claim 61, wherein the lead time varies depending on the remittance method used for payment.

95 (Currently Amended) The programmed computer system of Claim 77, wherein the lead time varies depending on the remittance method used for payment.